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United States Bankruptcy Court Northern District of Illinois						Volun	tary Petition	
Name of Debtor (if individual, enter Last, First, Trice, Adrena A	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):			used by the J maiden, and		in the last 8 yea ):	ars		
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-8254	yer I.D. (ITIN)/Comp	olete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-	Гахрауег I.D. (I	TIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, at 8721 S Loomis Chicago, IL	nd State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and S	State):  ZIP Code
County of Residence or of the Principal Place of		0620	Count	v of Reside	nce or of the	Principal Pla	ace of Business	
Cook	Busiliess.		Count	y of Reside	nice of of the	i ilicipai i i	ace of Business	•
Mailing Address of Debtor (if different from stre	et address):		Mailin	g Address	of Joint Debt	or (if differen	nt from street ac	ddress):
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			•					
Type of Debtor (Form of Organization) (Check one box)		one box)					otcy Code Und	
<ul> <li>Individual (includes Joint Debtors)         See Exhibit D on page 2 of this form.</li> <li>□ Corporation (includes LLC and LLP)</li> <li>□ Partnership</li> <li>□ Other (If debtor is not one of the above entities, check this box and state type of entity below.)</li> </ul>	☐ Health Care Bus ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other	siness al Estate as d 01 (51B)	efined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Petitic a Foreign Mair hapter 15 Petitic a Foreign Non	on for Recognition
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exer	npt Entity				(Check	e of Debts k one box)	<b>n</b>
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check box, Debtor is a tax-exe under Title 26 of t Code (the Internal	he United State	es	defined "incurr	are primarily con thin 11 U.S.C. § ed by an indivi- nal, family, or	101(8) as dual primarily	for	☐ Debts are primarily business debts.
Filing Fee (Check one box)	)	Check on		11 1	•	ter 11 Debte		
□ Full Filing Fee attached     □ Filing Fee to be paid in installments (applicable to i attach signed application for the court's consideratic debtor is unable to pay fee except in installments. Form 3A.	on certifying that the tule 1006(b). See Offici	al Del Check if: Del are Check all	otor is not otor's aggr less than s	regate nonco \$2,490,925 (ce boxes:	ntingent liquida amount subject	lefined in 11 U	J.S.C. § 101(51D) cluding debts owe	d to insiders or affiliates) every three years thereafter).
attach signed application for the court's consideration		B.   Acc	ceptances	of the plan w	this petition. vere solicited pr S.C. § 1126(b).	repetition from	one or more clas	sses of creditors,
Statistical/Administrative Information  Debtor estimates that funds will be available	for distribution to un	secured credi	tors.			THIS	SPACE IS FOR	COURT USE ONLY
Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	administrative		es paid,				
Estimated Number of Creditors  □ □ □ □ □  1- 50- 100- 200- 1		10,001- 2	<b>]</b> 5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets	_	\$50,000,001 \$ to \$100 to						
\$50,000 \$100,000 \$500,000 to \$1		to \$100 to	100,000,001 0 \$500 nillion	\$500,000,001 to \$1 billion				

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**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Trice, Adrena A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: 14-28997 8/07/14 Date Filed: Location Case Number: Where Filed: 14-2289 4/02/14 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Chad M. Hayward March 3, 2015 Signature of Attorney for Debtor(s) (Date) Chad M. Hayward 6280182 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**B1** (Official Form 1)(04/13)

Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Adrena A Trice

Signature of Debtor Adrena A Trice

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 3, 2015

Date

### Signature of Attorney\*

### X /s/ Chad M. Hayward

Signature of Attorney for Debtor(s)

### Chad M. Hayward 6280182

Printed Name of Attorney for Debtor(s)

### Chad M. Hayward

Firm Name

205 W. Randolph Ste. 1310 Chicago, IL 60606

Address

### ch@haywardlawoffices.com, jo@haywardlawoffices.com 312-867-3640 Fax: 312-867-3647

Telephone Number

### March 3, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Trice, Adrena A

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Adrena A Trice		Case No.	
		Debtor(s)	Chapter	13

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.		Page 2
mental deficiency so as to be incapable financial responsibilities.);   Disability. (Defined in 11 U.S.)	S.C. § 109(h)(4) as impaired by reason of mental illness of realizing and making rational decisions with respect to S.C. § 109(h)(4) as physically impaired to the extent of be cipate in a credit counseling briefing in person, by telephonitary combat zone.	ing
☐ 5. The United States trustee or bankr requirement of 11 U.S.C. § 109(h) does not approximately 100 to 10	ruptcy administrator has determined that the credit counseleply in this district.	ling
I certify under penalty of perjury that	at the information provided above is true and correct.	
Signature of De	btor: /s/ Adrena A Trice Adrena A Trice	
Date: March 3	, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Adrena A Trice		Case No		
•		Debtor	,		
			Chapter	13	
			* -		

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	11,825.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		34,848.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		47,376.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,229.04
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,617.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	11,825.00		
		•	Total Liabilities	82,224.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Adrena A Trice		Case No.	
		Debtor ,		
			Chapter	13

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	32,823.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	32,823.00

### State the following:

Average Income (from Schedule I, Line 12)	2,229.04
Average Expenses (from Schedule J, Line 22)	1,617.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,892.46

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		24,823.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		47,376.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		72,199.00

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B6A (Official Form 6A) (12/07)

In re	Adrena A Trice	Case No	
		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Adrena A Trice	Case No	
		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Checking Account	-	800.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings Account	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods and Furniture	-	300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	200.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		
			Sub-Tot	al > 1,800.00

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

|--|

### Debtor

### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(Te	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Adrena A Trice	Case No
		•

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	007 Mercedes Benz C280 - 118,000 Miles	-	10,025.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 10,025.00 (Total of this page)

Total >

11,825.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Adrena A Trice	Case N	0
·		Dobtor	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Checking Account	ertificates of Deposit 735 ILCS 5/12-1001(b)	800.00	800.00
Savings Account	735 ILCS 5/12-1001(b)	500.00	500.00
Household Goods and Furnishings Misc. Household Goods and Furniture	735 ILCS 5/12-1001(b)	300.00	300.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2007 Mercedes Benz C280 - 118,000 Miles	735 ILCS 5/12-1001(c)	0.00	10,025.00

Total: 1,800.00 11,825.00

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B6D (Official Form 6D) (12/07)

In re	Adrena A Trice	Case No.	
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH_ZGШZH	071-00-D4F#D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 478785501			Opened 11/01/09 Last Active 11/26/12		E			
Regional Acceptance Co 1200 E Fire Tower Rd Greenville, NC 27858		-	Automobile - Co-signer		D			
			Value \$ 0.00				15,441.00	15,441.00
Account No. 30000176631691000			Opened 10/01/12 Last Active 12/04/14					
Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161		-	2007 Mercedes Benz C280 - 118,000 Miles					
			Value \$ 10,025.00				19,407.00	9,382.00
Account No.			Value \$	_				
Account No.								
			Value \$					
continuation sheets attached	Subtotal			24,823.00				
Total (Report on Summary of Schedules) 34,848.00 24,823.00				24,823.00				

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B6E (Official Form 6E) (4/13)

In re	Adrena A Trice	Case No.	
-		Debtor ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

oriate oeled

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed.
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prioril listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Adrena A Trice	Case No.
_		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT S P U T E D AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. Illinois Department of Revenue 0.00 PO Box 64338 Chicago, IL 60664 0.00 0.00 Account No. Internal Revenue Service 0.00 PO Box 7346 Philadelphia, PA 19101 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00 (Report on Summary of Schedules) 0.00 0.00

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B6F (Official Form 6F) (12/07)

In re	Adrena A Trice	Case No.
_		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	Ų	Ţ	ग	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H		CONTLAGEN	QU	1	U T F	AMOUNT OF CLAIM
Account No. 34740030			Last Active 8/29/14 04 Cook County Circuit Court	T N	D A T E D		Ī	
Arnoldharris 111 West Jackson B Chicago, IL 60604		-	04 Cook County Circuit Court		Б			0.00
Account No. <b>4479998</b>	┢	┢	Opened 11/01/14	+	╁	t	$\dagger$	
Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622		-	Collection Attorney Mercy Hospital And Medical Cen					
47004000		L	0	$\bot$	Ļ	ļ	$\downarrow$	2,378.00
Account No. 17691382  Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		-	Opened 6/01/14 Collection Attorney Foti Chronopoulos Md Facog					123.00
A N		L		$oldsymbol{\perp}$	╄	Ļ	4	123.00
Account No.  City of Chicago Parking Tickets 121 N LaSalle Street Room 107A Chicago, IL 60602		-						6,000.00
_7 continuation sheets attached			(Total of	Sub this			.)	8,501.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice	Case No.	
_		Debtor	

CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community		CONT.	U N	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	OD E B T O R	C A M	DATE CLAIM WAS INCURRED AI CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STAT	LAIM	N T I N G E N T	I Q		AMOUNT OF CLAIM
recount to.	ł					D		
ComEd Bill Payment Center Chicago, IL 60668-0002		-						300.00
Account No. <b>D63715K25948</b>	T	T	Opened 6/01/14			Г	Г	
Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523		-	Collection Attorney Pathology Consulta Chica	ints Of				216.00
	L	_				╙	╙	210.00
Account No. 95644785371E00820150116  Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Opened 1/01/15 Last Active 1/31/15 Educational					6,012.00
Account No. 95644785371E00720150116  Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Opened 1/01/15 Last Active 1/31/15 Educational					4,500.00
Account No. 95644785371E00620111219  Dept Of Ed/navient Po Box 9635  Wilkes Barre, PA 18773		-	Opened 12/01/11 Last Active 1/31/15 Educational					3,259.00
Sheet no1 of _7 sheets attached to Schedule of						tota		14,287.00
Creditors Holding Unsecured Nonpriority Claims			(	Total of tl	his	pag	re)	,=57.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice	Case No.	
_		Debtor	

	Тс	L.,,	shand Wife Isiat or Community	С	U	Ιn	ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N L I QU	IF	AMOUNT OF CLAIM
Account No. 95644785371E00220080905			Opened 9/01/08 Last Active 1/31/15	Т	T E D		
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				2,930.00
Account No. 95644785371E00320110829	╁		Opened 8/01/11 Last Active 1/31/15	+		L	
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				2,425.00
Account No. 95644785371E00420110829	╁		Opened 8/01/11 Last Active 1/31/15				
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				1,644.00
Account No. 95644785371E00120080905	╁		Opened 9/01/08 Last Active 1/31/15				
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				1,469.00
Account No. <b>95644785371E00520111219</b>	T		Opened 12/01/11 Last Active 1/31/15	+	$\vdash$		
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				692.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sub	tota	ıl	0.460.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pag	ge)	9,160.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice		Case No	
•		Debtor		

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	QU	SPUTED	AMOUNT OF CLAIM
Account No. 12677813			Opened 8/01/13	Т	ΙE		
ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057		-	Collection Attorney Directv		D		334.00
Account No. 38162322			Opened 8/01/14				
Escallate Llc 5200 Stoneham Rd North Canton, OH 44720		-	Collection Attorney Emp Of Chicago Llc				512.00
Account No. <b>4177509</b>	┢		Opened 6/01/14	$\frac{1}{1}$		$\vdash$	
Falls Collection Svc Po Box 668 Germantown, WI 53022		-	Collection Attorney Acl Inc.				254.00
Account No. <b>4181710</b>			Opened 7/01/14				
Falls Collection Svc Po Box 668 Germantown, WI 53022		-	Collection Attorney Acl Inc.				178.00
Account No. <b>22065936</b>	T		Opened 1/01/14		Г	T	
Harris Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604		-	Collection Attorney Advocate Christ Medical Center				809.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of			,	Subt	ota	ıl	2.007.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	2,087.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice	Case No.	_
_		Debtor	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONL-QU-DATE	ISPUTE	AMOUNT OF CLAIM
Account No. 23165459			Opened 7/01/14	Т	T E D		
Harris Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604		-	Collection Attorney Peoples Gas		D		470.00
Account No. <b>31063489001</b>	t		Opened 5/01/10	$\dagger$	H		
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164		_	Collection Attorney Illinois Insurance Center				169.00
Account No. <b>15615414</b>	t		Opened 12/01/13	+			
Illinois Collection Service/ICS Illinois Collection Service Po Box 1010 Tinley Park, IL 60477		-	Collection Attorney Advocate Medical Group				716.00
Account No. 1375936	╁		Med1 02 Calumet Dermatology Assoc				
Municollofam 3348 Ridge Road Lansing, IL 60438		-					298.00
Account No. 95644785371001320080123	╁		Opened 1/01/08 Last Active 1/31/15	+			
Navient Po Box 9500 Wilkes Barre, PA 18773		-	Educational				6,083.00
Sheet no. 4 of 7 sheets attached to Schedule of	_			Sub	tota	ıl	7 700 00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	7,736.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice	Case No.	
_		Debtor	

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Z L Q U L C	I S P U T E D	AMOUNT OF CLAIM
Account No. 95644785371001220071019			Opened 10/01/07 Last Active 1/31/15	77	A T E		
Navient Po Box 9500 Wilkes Barre, PA 18773		-	Educational		D		3,809.00
Account No. 2980338800  Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		-	Opened 6/01/14 Collection Attorney Radiological Physicians Ltd.				
							729.00
Account No. 11041060000256985  Ntl Acct Srv 1246 University Av Saint Paul, MN 55104		-	Fifth Third Bank				382.00
Account No. 6500066318475  Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		_	Opened 4/04/13 Last Active 9/11/13 Agriculture				0.00
Account No. 2048A395192061  Rent Recover Llc 220 Gerry Dr Wood Dale, IL 60191		_	Opened 9/01/12 Collection Attorney Lake Meadows Apts Phase 1	<b>;</b>			0.00
Sheet no5 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			4,920.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	QU	I F	AMOUNT OF CLAIM
	R	Ľ		_ E N	D A	Ď	
Account No. <b>27R737256</b>			Opened 11/01/11	٦	E D		
Rjm Acq Llc 575 Underhill Blvd. Suite 224 Syosset, NY 11791		-	Factoring Company Account Black Expressions Book Club		D		97.00
	┡	┝	0	+	⊢	┝	000
Account No. 95644785371000120071019  SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		-	Opened 10/19/07 Last Active 9/01/13 Educational				0.00
Account No. 95644785371000420080123	T		Opened 1/23/08 Last Active 9/01/13				
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		-	Educational				0.00
Account No. 95644785371000820080905	t		Opened 9/01/08 Last Active 9/01/09	+	T		
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		-	Educational				Unknown
Account No. 95644785371000720080905			Opened 9/01/08 Last Active 9/01/09		Г	Ī	
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		-	Educational				Unknown
Sheet no. 6 of 7 sheets attached to Schedule of		•		Sub	tota	ıl	07.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	97.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Adrena A Trice	Case No	_
_		Debtor	

	_			_	_	_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	16	U		P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	IS SUBJECT TO SETOFF, SO STATE.		חו		S P U T E D	AMOUNT OF CLAIM
Account No. 95644785371001120080123			Opened 1/23/08 Last Active 4/01/14	T	A T E D			
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		-	Educational		D			0.00
Account No. 95644785371001020071019	t	H	Opened 10/19/07 Last Active 4/01/14	$\dagger$	$\dagger$	$\dagger$	┪	
SIm Financial Corp Po Box 9500 Wilkes-barre, PA 18773		-	Educational					
								0.00
Account No. 9407309  Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216		-	Opened 5/01/13 Collection Attorney Comcast					
								588.00
Account No.	-							
Account No.	1							
Sheet no <b>7</b> of _ <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sul this			- 1	588.00
The state of the s			(Report on Summary of S		Tot	al	İ	47,376.00
			(report on Summer) of B			-5	/ L	

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B6G (Official Form 6G) (12/07)

In re	Adrena A Trice	Case No
_		Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-07482 Doc 1 Filed 03/03/15 Entered 03/03/15 16:11:58 Desc Main Document Page 25 of 51

B6H (Official Form 6H) (12/07)

In re	Adrena A Trice	Case No
_		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information to identify your	case:								
Del	btor 1 Adrena A T	rice			_					
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS							
_	se number nown)		-				nended pleme	nt showing	g post-petitio bllowing date:	
<u>O</u>	fficial Form B 6I					MM /	DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/13
spo atta	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form.  Describe Employment	ur spouse is not filing w . On the top of any additi	ith you, do not incl	ude infori	matio	n about you	ir spo	use. If mo	ore space is	needed,
1.	Fill in your employment information.		Debtor 1			Del	otor 2	or non-fi	ling spouse	
If you have more than one job, attach a separate page with information about additional		Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Employed ☐ Not employed			
	employers.	Occupation	Operations Assistant							
	Include part-time, seasonal, or self-employed work.	Employer's name	Transportation	One						
	Occupation may include student or homemaker, if it applies.	Employer's address	747 N LaSalle S Suite 500A Chicago, IL 600							
		How long employed t	here? 1 Wee	k						
Pai	rt 2: Give Details About Mo	onthly Income								
spoi If yo	imate monthly income as of the duse unless you are separated.  ou or your non-filing spouse have me space, attach a separate sheet to	nore than one employer, co	,	·	emplo	, ,	persor	on the lin	•	· ·
2.	List monthly gross wages, saldeductions). If not paid monthly,			2.	\$_	2,892	2.46	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$_	0	.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$_	2,892.4	6_	\$	N/A	

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Debtor	Adrena A Trice		Case r	number ( <i>if known</i> )		
			For	Debtor 1		btor 2 or ing spouse
C	Copy line 4 here	4.	\$	2,892.46	\$	N/A
5. <b>L</b>	_ist all payroll deductions:					
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	559.50	\$	N/A
5	5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A
5	5c. Voluntary contributions for retirement plans	5c.	\$	86.76	\$	N/A
5	5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A
5	5e. Insurance	5e.	\$	17.16	\$	N/A
	of. Domestic support obligations	5f.	\$	0.00	\$	N/A
	5g. Union dues	5g.	\$	0.00	\$	N/A
	5h. Other deductions. Specify:	5h.+	· \$	0.00	+ \$	N/A
6. <b>A</b>	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	663.42	\$	N/A
7. <b>C</b>	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,229.04	\$	N/A
	List all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-	<b>C</b>		<b>C</b>	
	monthly net income.	8a. 8b.	\$ <u></u>	0.00	\$	N/A
	Bb. Interest and dividends  Bc. Family support payments that you, a non-filing spouse, or a depend		Φ	0.00	Φ	N/A
	regularly receive Include alimony, spousal support, child support, maintenance, divorce		¢	0.00	¢.	N/A
o	settlement, and property settlement.  Bd. Unemployment compensation	8c. 8d.	\$ <u> </u>	0.00	\$	N/A N/A
	Be. Social Security	8e.	\$ <u> </u>	0.00	\$ <u> </u>	N/A N/A
8	Office of the government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistation that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	N/A
8	Bg. Pension or retirement income	8g.	\$	0.00	\$	N/A
8	Bh. Other monthly income. Specify:	8h.+	· \$	0.00	+ \$	N/A
9. <b>A</b>	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A
10 <b>(</b>	Calculate monthly income. Add line 7 + line 9.	10. \$	-	2,229.04 + \$	,	N/A = \$ 2,229.04
	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.  Ψ		Ψ_		- Ψ <u>2,229.04</u>
li C	State all other regular contributions to the expenses that you list in Scheon clude contributions from an unmarried partner, members of your household, yother friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are Specify:	your depen	•	•		edule J. 11. +\$ 0.00
٧	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Capplies					12. \$ 2,229.04
13. <b>C</b>	Do you expect an increase or decrease within the year after you file this f	orm?				Combined monthly income
	■ No.  Yes Explain:					

Schedule I: Your Income

page 2

Official Form B 6I

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E:U-	in this informa-	stion to identify	OUR ASSA					
FIII	in this informa	ation to identify y	our case:					
Debt	tor 1	Adrena A Tr	ice			Che	eck if this is:	
							An amended filing	
	tor 2 ouse, if filing)						A supplement show 13 expenses as of	ving post-petition chapter the following date:
			NODT	IEDAL DIOTDIOT OF ILLIAN	010			
Unite	ed States Bankı	ruptcy Court for the	e: NORTI	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)						A separate filing for 2 maintains a sepa	r Debtor 2 because Debtor rate household
Of	ficial Fo	orm B 6J						
Sc	chedule	J: Your	<b>Exper</b>	nses				12/13
info nun	ormation. If manual manual member (if know	nore space is ne n). Answer eve	eded, atta ry questio	. If two married people ar ach another sheet to this in.				
Part 1.	Is this a join	ribe Your House nt case?	enold					
	■ No. Go to	o line 2.	in a separ	ate household?				
	33. 233							
		-	st file a sep	parate Schedule J.				
2.	Do you hav	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents'	names.						Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour exi	penses include	_	N.	-			☐ Yes
	expenses o	f people other t d your depende	than _	No Yes				
exp	imate your ex	a date after the	our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance it cluded it on Schedule I: Y			Your expe	enses
4.	The rental of	•		uses for your residence. In	nclude first mortgage	4.	\$	877.00
	. ,	ded in line 4:	.o ground (					
	4a. Real e	estate taxes				4a.	<b>¢</b>	0.00
		estate taxes erty, homeowner'	s or rente	's insurance		4a. 4b.		0.00
	•	•		upkeep expenses		40. 4c.		0.00 0.00
		eowner's associa				4d.		0.00
5.				our residence, such as ho	me equity loans	5.	\$	0.00

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Utilities:	6a. \$	
	6a. \$	
6a. Electricity, heat, natural gas		30.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	120.00
6d. Other. Specify:	6d. \$	0.00
Food and housekeeping supplies	7. \$	250.00
Childcare and children's education costs	8. \$	0.00
Clothing, laundry, and dry cleaning	9. \$	
	10. \$	20.00
Personal care products and services	11. \$	20.00
Medical and dental expenses	П. ф	0.00
<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12. \$	150.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
Charitable contributions and religious donations	14. \$	0.00
Insurance.	· · · · · · · · · · · · · · · · · · ·	0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	150.00
15d. Other insurance. Specify:	15d. \$	0.00
<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	<u> </u>	0.00
Specify:	16. \$	0.00
Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify:	17c. \$	0.00
17d. Other. Specify:	17d. \$	0.00
Your payments of alimony, maintenance, and support that you did not report a		
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
Other payments you make to support others who do not live with you.	\$	0.00
Specify:	19.	
Other real property expenses not included in lines 4 or 5 of this form or on Sci		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
Other: Specify:	21. +\$	0.00
Your monthly expenses. Add lines 4 through 21.	22. \$	1 617 00
The result is your monthly expenses.	Ψ	1,617.00
Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,229.04
23b. Copy your monthly expenses from line 22 above.	23b\$	1,617.00
200. Copy your monthly expenses from the 22 above.	200ψ	1,017.00
23c. Subtract your monthly expenses from your monthly income.		
The result is your <i>monthly net income</i> .	23c. \$	612.04
The result is your monthly not moome.		
Do you expect an increase or decrease in your expenses within the year after For example, do you expect to finish paying for your car loan within the year or do you expect your car loan within the year after your car loan within the year or do you expect your car loan within the year after your car loan within the year after your car loan within the year or do your expect your car loan within the year or do your expect your car loan within the year or do your expect your car loan within the		ase or decrease because o
modification to the terms of your mortgage?		
■ No.		
☐ Yes.		<u> </u>
Explain:		

Document

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Adrena A Trice			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION C	ONCEDA	JING DERTOD'S SA	CHEDIII	FC
	DECLARATION CO	UNCERN	IIIG DEDIOK S S	CHEDUL	ES .
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIV	IDUAL DE	BTOR
	I declare under penalty of perjury the sheets, and that they are true and correct to the				
Date	March 3, 2015	Signature	/s/ Adrena A Trice		
			Adrena A Trice		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Adrena A Trice		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$32,000.00 2014: Debtor Employment Income \$15,463.00 2013: Debtor Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

e a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Chad M. Hayward 205 W. Randolph Ste. 1310 Chicago, IL 60606 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 02/12/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$350.00 - Applied to unpaid
fees from debtor's previous
case.

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

GOVERNMENTAL ON NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six vears immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

**NAME** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

. . . . .

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 3, 2015

Signature /s/ Adrena A Trice
Adrena A Trice
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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## **United States Bankruptcy Court**Northern District of Illinois

		Not thern District of Immois		
In r	re Adrena A Trice	D-l4(-)	Case No.	42
		Debtor(s)	Chapter	13
	DISCLOSURE OF	COMPENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	paid to me within one year before the filing	aptcy Rule 2016(b), I certify that I am the attorn g of the petition in bankruptcy, or agreed to be for in connection with the bankruptcy case is as	paid to me, for serv	
	For legal services, I have agreed to ac	cept	\$	4,000.00
		nave received		0.00
				4,000.00
2.	The source of the compensation paid to me			
	■ Debtor □ Other (specify)	):		
3.	The source of compensation to be paid to n	ne is:		
	■ Debtor □ Other (specify)	):		
4.	■ I have not agreed to share the above-di	isclosed compensation with any other person ur	nless they are mem	bers and associates of my law firm.
		osed compensation with a person or persons what list of the names of the people sharing in the co		
5.	In return for the above-disclosed fee, I have	ve agreed to render legal service for all aspects of	of the bankruptcy	case, including:
	<ul><li>b. Preparation and filing of any petition, s</li><li>c. Representation of the debtor at the mee</li></ul>	ion, and rendering advice to the debtor in determinence of affairs and plan which noting of creditors and confirmation hearing, and ary proceedings and other contested bankruptcy	nay be required; any adjourned hea	
6.	By agreement with the debtor(s), the above	e-disclosed fee does not include the following s	ervice:	
		CERTIFICATION		
this	I certify that the foregoing is a complete stabankruptcy proceeding.	atement of any agreement or arrangement for p	ayment to me for r	epresentation of the debtor(s) in
Date	ed: March 3, 2015	/s/ Chad M. Haywa	rd	
		Chad M. Hayward	6280182	
		Chad M. Hayward 205 W. Randolph		
		Ste. 1310		
		Chicago, IL 60606		
		312-867-3640 Fax:		

jo@haywardlawoffices.com

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

### BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly repre-sent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and com-pleteness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

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\$	4,000.00	
Ψ	4,000.00	

Prior to signing this agreement the attorney has received \$ 0.00, leaving a balance due of \$ 4,000.00 . In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□ Any retainer received by the attorney will be treated as an advance payment, allowing the
attorney to take the retainer into income immediately. The reason for this treatment is the
following:

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6 Discharge of the attorney The debtor may discharge the attorney at any time

Date: March 3, 2015	notes may discharge the accorney at any time.
Signed:	
/s/ Adrena A Trice	/s/ Chad M. Hayward
Adrena A Trice	Chad M. Hayward 6280182
	Attorney for Debtor(s)
Debtor(s)	

Do not sign if the fee amount at top of this page is blank.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

### **United States Bankruptcy Court** Northern District of Illinois

	N	orthern District of Illinois		
In re	Adrena A Trice		Case No.	
		Debtor(s)	Chapter 13	
		F NOTICE TO CONSUMER (b) OF THE BANKRUPTCY (	` ,	
		<b>Certification of Debtor</b>		242(1) (64) Deal cont
Code.	I (We), the debtor(s), affirm that I (we) have	received and read the attached notice,	as required by §	342(b) of the Bankruptcy
Adren	a A Trice	${ m X}$ /s/ Adrena A Trice		March 3, 2015
Printed	d Name(s) of Debtor(s)	Signature of Debtor		Date
Case No. (if known)		_ X		
		Signature of Joint D	ebtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# **United States Bankruptcy Court**Northern District of Illinois

		- 1 - 1 - 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2			
In re	Adrena A Trice		Case No.		
		Debtor(s)	Chapter 13		
	VERIFICATION OF CREDITOR MATRIX				
		Number of	of Creditors:	41	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				

Arnoldharris 111 West Jackson B Chicago, IL 60604

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220

City of Chicago Parking Tickets 121 N LaSalle Street Room 107A Chicago, IL 60602

ComEd Bill Payment Center Chicago, IL 60668-0002

Dependon Collection Se Attn: Bankruptcy Po Box 4833 Oak Brook, IL 60523

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

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Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057

Escallate Llc 5200 Stoneham Rd North Canton, OH 44720

Falls Collection Svc Po Box 668 Germantown, WI 53022

Falls Collection Svc Po Box 668 Germantown, WI 53022

Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604

Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604

IC System
Attn: Bankruptcy
444 Highway 96 East; Po Box 64378
St. Paul, MN 55164

Illinois Collection Service/ICS Illinois Collection Service Po Box 1010 Tinley Park, IL 60477

Illinois Department of Revenue PO Box 64338 Chicago, IL 60664

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101

Municollofam 3348 Ridge Road Lansing, IL 60438

Navient Po Box 9500 Wilkes Barre, PA 18773

Navient Po Box 9500 Wilkes Barre, PA 18773

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Ntl Acct Srv 1246 University Av Saint Paul, MN 55104

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Regional Acceptance Co 1200 E Fire Tower Rd Greenville, NC 27858

Rent Recover Llc 220 Gerry Dr Wood Dale, IL 60191 Rjm Acq Llc 575 Underhill Blvd. Suite 224 Syosset, NY 11791

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161

Slm Financial Corp Po Box 9500 Wilkes-barre, PA 18773

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Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216